



Insuring Knowledge:

Evaluating the Effect of Health Insurance Type on Health Insurance Literacy Among UC San Diego Undergraduate Students

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MEMBER ID: UCSD Undergraduates scored **000-000-0.28%** on health insurance literacy.

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STATUS: Increased general education initiatives to combat **Poor** health insurance literacy are needed among higher institutions.

OBJECTIVE:

To determine if the type of health insurance — individual (self/employer), university plans (UC SHIP), or commercial family plans — influences the level of health insurance literacy among undergraduate UCSD students.

BACKGROUND:

Health insurance literacy is an individual's self-efficacy to find, evaluate, and choose suitable health plans based on financial and health factors, as well as effectively utilize them after enrollment.¹

National Statistics:

n=445

- Over 50% of university students felt confused about navigating their health insurance.¹
- Exacerbated in international student populations, with 57.34% reporting confusion surrounding their health insurance.²

UCSD Population Relevancy

33, 096 Undergrads

- UCSD's sizable student population signifies an urgency to develop a comprehensive and inclusive educational intervention that aims to prepare students to manage their healthcare needs.³

PLAN TYPE:

CSS

- An anonymous **cross-sectional survey** via Qualtrics was distributed through email and QR codes to BSPH majors, campus-wide organizations, and in-person.
- Survey questions assessed demographics, insurance type, length of time insured, general knowledge, document literacy, and self-perception.

*Scoring — General knowledge: wrong = 0, right = 1;
Document literacy & self perception: 0 (poor) – 3 (excellent)*

- Data were analyzed and stratified accordingly using linear regression in R Statistical Software.

Figure 1. Population Demographics

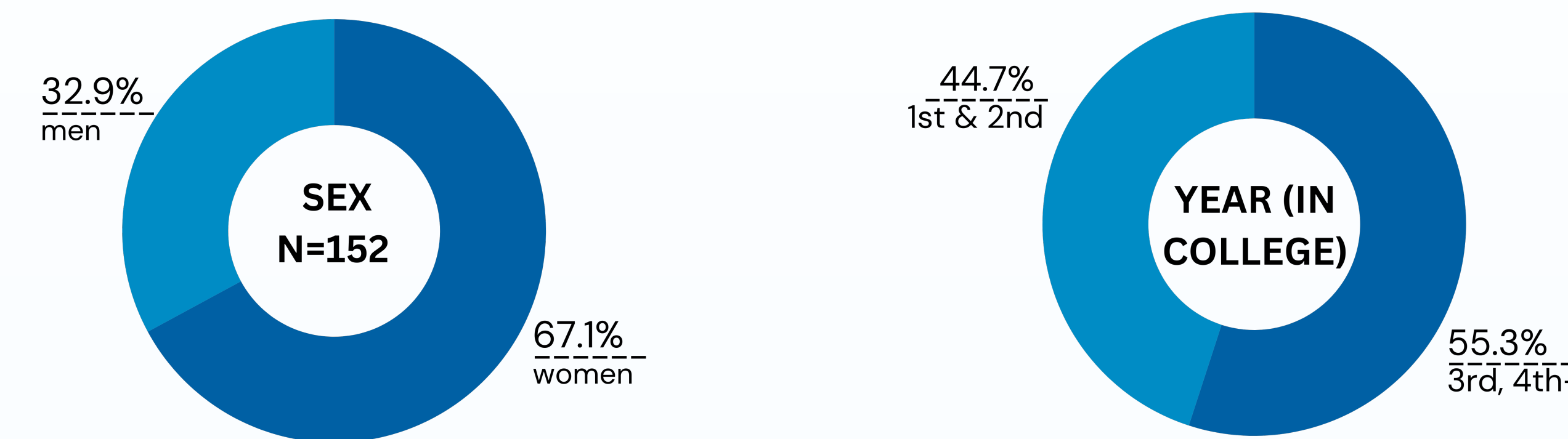
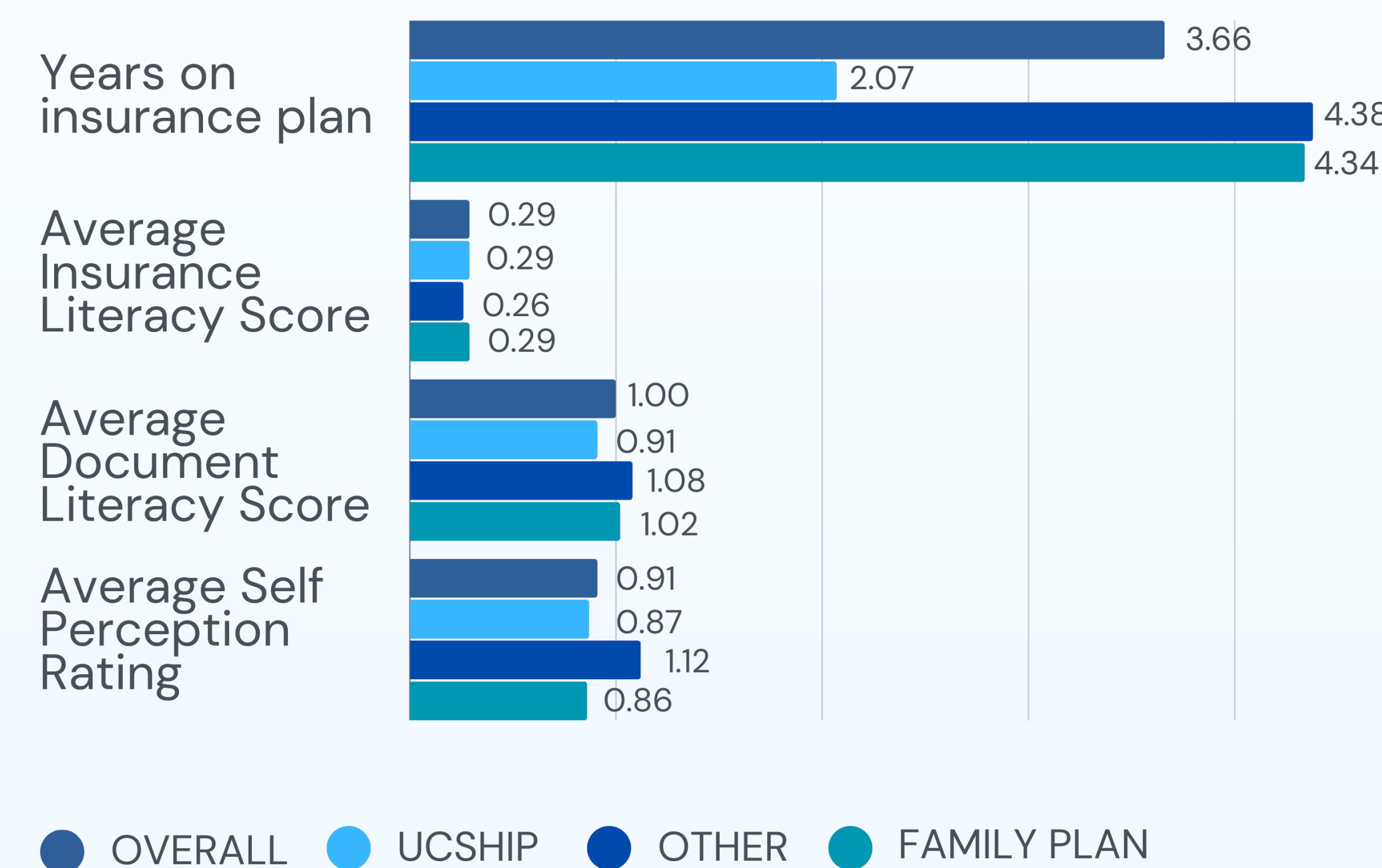


Figure 2. Average Mean Health Insurance Literacy Scores



- The average insurance literacy score was **0.29 ± 0.19**
 - Range 0-1 (**see figure 2**)
- The average document literacy rating was **1.00 ± 0.80**
- The average self-perception rating was **0.91 ± 0.86**
 - Range: 0-3, (**see figure 2**).

RESULTS:

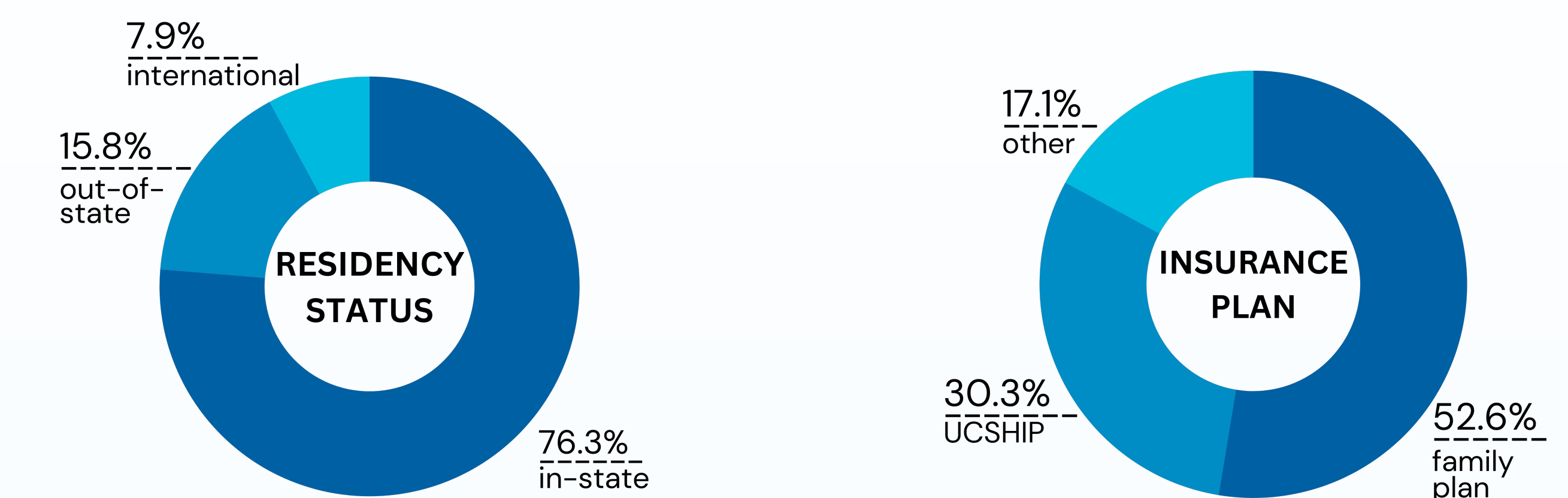


Table 1. Results From Adjusted Linear Regression

Characteristic	Beta	95% CI [†]	p-value
College Year			
Lowerclassmen	—	—	
Upperclassmen	0.07	0.01, 0.14	0.025
Sex			
Females	—	—	
Males	-0.01	-0.07, 0.06	0.87
Residency			
US	—	—	
International	0.01	-0.12, 0.14	0.90
Years on Insurance Plan	0.00	-0.02, 0.03	0.71
Insurance Plan			
UCSHIP	—	—	
Other	-0.03	-0.15, 0.09	0.66
Family Plan	-0.01	-0.11, 0.09	0.82

[†] CI = Confidence Interval

- An **ordinary least squares (OLS) regression** was run with adjustment for sex, age, residency status, the number of years the participant has been on their insurance plan, and their college year (**see Table 1**).

CONCLUSION:

- No significant difference in insurance literacy scores were found between insurance plans.
- There was a clear lack of health insurance literacy and low self-efficacy among participants.
- Stratifying the data based on residency status revealed no further significance in the data.
- There was a significant difference in insurance literacy scores between underclassmen and upperclassmen.

POLICY IMPLICATIONS:

General education initiatives, targeting undergraduate students, are needed to address the high rates of the lack of health insurance literacy in the United States.

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